This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (amended) A computer-implemented method for providing pricing for a transaction, the method comprising:

receiving into a computer storage, digital data descriptive of an amount of a first currency relating to a price of a deliverable involved in a transaction;

determining with a processor operative with executable software, a cost for credit to be extended to a buyer, wherein the credit is extended [resultant to]based upon one or more[the] transaction factors;

calculating with the processor, a cost for exchange of the first currency [relating to the transaction]to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and

calculating with the processor, an aggregate price for the deliverable, wherein the aggregate price comprises an aggregate of the cost of credit[involved in the transaction], the cost for exchange of currency[relating to the transaction] and the amount of first currency relating to the price of the deliverable.

2. (amended) The method of claim 1 additionally comprising the step of transmitting via a transmission medium and a communications network, the calculated price to a participant network access device associated with a participant in the transaction.

3. (amended) The method of claim 2 additionally comprising the step of transmitting to the network access device associated with the participant in the transaction via the transmission medium, a detail of the price, wherein the detail comprises the cost of credit[involved in the transaction], the cost for exchange of currency[relating to the transaction] and the amount of first currency relating to the price of the deliverable.

4. (amended) The method of claim 1 additionally comprising the step of discounting <u>with the</u> <u>processor,</u> the cost of exchange of currency according to a volume discount term relating to an aggregate notional volume associated with a participant [of]<u>in</u> the transaction.

5. (original) The method of claim 4 wherein the aggregate notional volume is calculated on a periodic basis.

6. (amended) The method of claim 1 additionally comprising the step of discounting <u>with the</u> <u>processor,</u> the cost of exchange of currency according to a volume discount term relating to an aggregate number of transactions associated with a participant [of]<u>in</u> the transaction.

7. (amended) The method of claim 1 additionally comprising the step of discounting <u>with the</u> <u>processor,</u> the cost of exchange of currency according to a discount term relating to a payment history associated with <u>a</u> participant [of]<u>in</u> the transaction.

8. (amended) The method of claim 1 wherein the amount <u>of first currency</u> received relating to the <u>price of the</u> deliverable is determined according to data comprising the identity of a [purchasing party involved]<u>participant</u> in the transaction.

9. (amended) The method of claim 1 wherein the cost for exchange of currency[relating to the transaction] is determined according to <u>one or more</u>[data]<u>transaction factors</u> comprising <u>at least</u> <u>one of</u> the identity of a [purchasing party involved]<u>participant</u> in the transaction<u>, the deliverable,</u> <u>a projected volume of currency to be transacted, and a projected volume of the deliverable to be</u> <u>transacted</u>.

10. (amended) The method of claim 1 wherein the amount <u>of first currency</u>[received] relating to the <u>price of the</u> deliverable is determined according to data comprising a transaction facilitator.

11. (amended) The method of claim 1 additionally comprising the step of processing <u>with the</u> <u>processor,</u> payment for the deliverable in the amount relating to the <u>aggregate price of the</u> deliverable.

12. (amended) The method of claim 11 additionally comprising the step of receiving <u>via a transmission medium and communications network,</u> notification of shipment of the deliverable prior to processing <u>with the processor,</u> payment for the deliverable.

13. (amended) The method of claim 1 [additionally comprising]<u>wherein the step of calculating a cost for exchange of the fist currency includes</u> the steps of:

determining <u>with the processor,</u> an exchange price and a tolerance parameter for [a foreign]<u>the first</u> currency[in which the amount relating to the deliverable is denominated], as the [foreign]<u>first</u> currency relates to a base currency;

receiving <u>into the computer storage,</u> a spot price relating to a market price for exchange of [a foreign]<u>the first</u> currency;

comparing the spot price with the tolerance parameter <u>via the processor</u>; and

modifying <u>with the processor,</u> the exchange price if <u>the</u> spot price exceeds the tolerance parameter.

14. (amended) The method of claim 1 [additionally comprising]<u>wherein the step of calculating a cost for exchange of the fist currency includes</u> the steps of:

entering <u>into the computer storage,</u> an exchange price to be utilized in calculating [a]<u>the</u> cost of exchange of <u>the first</u> currency[relating to the transaction], wherein the exchange price relates to [a foreign]<u>the first</u> currency[in which the amount relating to the deliverable is denominated] and a base currency;

entering <u>into the computer storage,</u> a predetermined time period for which the exchange price will remain valid;

determining <u>with the processor,</u> if the transaction will take place during the predetermined time period; and

entering <u>into the computer storage,</u> an updated exchange price if the transaction will take place during a time other than the predetermined time period.

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35. (cancelled)

36. (amended) [A]The computerized apparatus system of claim [35]61 wherein the software is additionally operative to transmit the calculated price to a participant network access device.

37. (amended) [A]The computerized apparatus system of claim [35]61 wherein the software is additionally operative to transmit a detail of the aggregate price wherein the detail comprises the cost of credit[involved in the transaction], the cost for exchange of currency[relating to the transaction] and the amount [relating to the deliverable]of foreign currency transacted.

38. (amended) [A]The computerized apparatus system of claim [35]61 wherein the software is additionally operative to discount the cost of exchange of currency according to a volume discount term relating to an aggregate notional volume associated with a participant [of]in the transaction.

39. (amended) [A]The computerized apparatus system of claim [35]61 wherein the cost for exchange of currency[relating to the transaction] is determined according to one or more[data]transaction factors comprising at least one of the identity of a [purchasing party involved]participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.

40. (amended) [A]The computerized apparatus system of claim [35]61 wherein the amount [received relating to the deliverable]of foreign currency transacted is determined according to data comprising a transaction facilitator.

41. (amended) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

    receive digital data descriptive of an amount of a first currency relating to a price of a deliverable involved in a transaction;

determine a cost for credit to be extended to a buyer, wherein the credit is extended [resultant to]based upon one or more[the] transaction factors;

calculate a cost for exchange of the first currency [relating to the transaction]to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and

calculate an aggregate price for the deliverable[;], wherein the aggregate price comprises an aggregate of the cost of credit[involved in the transaction], the cost for exchange of currency[relating to the transaction] and the amount of first currency relating to the price of the deliverable.

42. (amended) A computer-implemented method of interacting with a network access device so as to provide pricing information relating to online transactions, the method comprising the steps of:

causing with a processor operative with executable software, details of an online transaction involving a calculated price and detail of [a]the calculated price to be transmitted via a transmission medium and a communications network, to a participant network access device;

receiving into a computer storage, an amount of currency relating to a price of a deliverable involved in [a]the transaction[,]; and

displaying on the network access device, the calculated price and detail of the calculated price related to the transaction, wherein the calculated price comprises an aggregate of a cost of credit extended in the transaction, a cost for exchange of currency in the transaction and the amount of currency relating to the price of the deliverable, and the detail comprises the cost of credit, the cost for exchange of currency and the amount of currency.

43. (amended) The method of claim 42 additionally comprising the step of displaying on the network access device, multiple calculated prices and detail of said calculated prices related to the online transaction.

44. (amended) A computer data signal embodied in a digital data stream comprising data including e-commerce details, wherein the computer data signal is <u>readable with computer executable program code residing on a computer-readable medium, and</u> generated by a method comprising the steps of:

receiving <u>into a computer storage,</u> an amount <u>of a first currency</u> relating to <u>a price of a</u> deliverable involved in a transaction;

determining <u>with a processor operative with executable software,</u> a cost <u>for</u> credit to be extended to a buyer, wherein the credit is extended [resultant to]<u>based upon one or more</u>[the] transaction <u>factors;</u>[and]

calculating <u>with the processor,</u> a cost for exchange of <u>the first</u> currency [relating to the transaction]<u>to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time;</u> and

calculating <u>with the processor, an aggregate</u> price for the deliverable[;]<u>,</u> wherein the <u>aggregate</u> price comprises an aggregate of the cost of credit[involved in the transaction], the cost for exchange of currency[relating to the transaction] and the amount <u>of first currency</u> relating to the <u>price of the</u> deliverable.

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52. (amended) A <u>computer-implemented</u> method of interacting with a network access device so as to provide pricing for a transaction, the method comprising the steps of:

identifying <u>via the network access device,</u> parties involved in a transaction;

defining <u>with a processor operative with executable software,</u> a deliverable with a currency amount associated with <u>a price of</u> the deliverable; <u>and</u>

receiving <u>into a computer storage, an aggregate</u> price for the deliverable, wherein the <u>aggregate</u> price comprises an aggregate of a cost of credit [related to]<u>extended in</u> the transaction, a cost for exchange of currency [relating to]<u>in</u> the transaction and the <u>currency</u> amount associated with <u>the price of</u> the deliverable.

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60. (new) The method of claim 1 wherein the cost for credit is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.

61. (new) A computerized apparatus system to facilitate management of risk associated with conducting a transaction for a deliverable in multiple currencies, the computerized apparatus system comprising:

a host computer comprising a processor and a storage for digital data; and

executable software stored on the host computer storage and executable on demand, the software operative with the host computer processor to cause the host computer to:

store in the host computer storage digital data identifying a purveyor of a deliverable;

store in the host computer storage digital data descriptive of a currency exchange price comprising a rate of exchange between a base currency and a foreign currency, wherein said currency exchange price is effective for an amount of currency transacted in one or more transactions comprising a deliverable conveyed by the purveyor;

receive into the host computer storage digital data descriptive of one or more executed transactions, wherein the digital data descriptive of the one or more executed transactions comprises an indication that the transaction involved the deliverable offered by the purveyor, and an amount of the foreign currency transacted;

determine with the processor an amount of foreign currency to be exchanged according to the currency exchange price wherein the amount of foreign currency to be exchanged is based upon the amount of foreign currency transacted;

calculate with the processor a cost for credit to be extended to a buyer of the deliverable wherein the credit is extended based upon one or more transaction factors;

calculate with the processor a cost for exchange of the foreign currency transacted, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and

calculate with the processor an aggregate price for the deliverable comprising an aggregate of the cost of credit, the cost for exchange of currency and the amount of foreign currency transacted.

62. (new) The computerized system apparatus of claim 61 wherein the cost for credit is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.

63. (new) The computerized system apparatus of claim 61 wherein the operability of the software to calculate the cost for exchange of the foreign currency transacted includes operability of the software with the processor to cause the host computer to:

indicate in the host computer storage a band of currency exchange price comprising one or more of: an upper currency exchange price tolerance parameter and a lower currency exchange price tolerance parameter, wherein each exchange price tolerance parameter relates to a rate of exchange between the base currency and the foreign currency and is based upon the deliverable conveyed by the purveyor;

receive into the host computer storage digital data descriptive of a market spot price; and

modify the currency exchange price stored in the host computer storage if the market spot price is not within the band of currency price.